

**SALISBURY BANCORP, INC.**

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 2693273	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$559	\$574	2.7%		
Loans	\$331	\$358	7.9%		
Construction & development	\$23	\$26	13.4%		
Closed-end 1-4 family residential	\$166	\$178	7.4%		
Home equity	\$34	\$34	1.8%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-17.7%		
Commercial & Industrial	\$23	\$24	4.2%		
Commercial real estate	\$68	\$75	10.9%		
Unused commitments	\$52	\$48	-7.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$63	\$48	-23.8%		
Asset-backed securities	\$1	\$1	-33.5%		
Other securities	\$77	\$97	25.6%		
Cash & balances due	\$48	\$32	-33.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$516	\$529	2.4%		
Deposits	\$425	\$439	3.3%		
Total other borrowings	\$88	\$86	-2.0%		
FHLB advances	\$76	\$73	-4.7%		
Equity					
Equity capital at quarter end	\$43	\$45	6.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	6.7%	6.7%	--		
Tier 1 risk based capital ratio	9.5%	9.6%	--		
Total risk based capital ratio	10.4%	10.6%	--		
Return on equity <sup>1</sup>	7.6%	10.7%	--		
Return on assets <sup>1</sup>	0.6%	0.9%	--		
Net interest margin <sup>1</sup>	3.2%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	46.7%	38.7%	--		
Loss provision to net charge-offs (qtr)	352.9%	123.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.8%	15.3%	0.0%	0.1%	--
Closed-end 1-4 family residential	0.8%	1.4%	0.0%	0.0%	--
Home equity	1.5%	1.1%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.0%	0.2%	0.2%	--
Commercial & Industrial	2.3%	1.2%	0.0%	0.4%	--
Commercial real estate	3.1%	3.9%	0.0%	0.1%	--
Total loans	2.2%	2.8%	0.0%	0.1%	--